



Order Filed on September 4, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

KERI P. EBECK, ESQUIRE  
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707 Grant Street,  
Gulf Tower Suite 2200  
Pittsburgh, PA 15219  
(412) 456-8112  
Attorneys for Navy Federal Credit Union  
N.053-085

**In Re:**

Kim Y. Worthington

Case No.: 18-28670-JKS

Adv. No.:

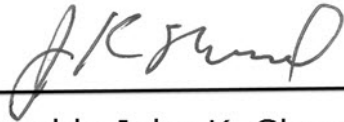
Hearing Date: 08/13/2020 @ 10:00 AM

Judge: John K. Sherwood

**ORDER RE ADEQUATE PROTECTION**

The relief set forth on the following pages, numbered two (2) through 3 is  
hereby **ORDERED**.

.....  
  
**DATED: September 4,  
2020**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

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**Debtor: Kim Y. Worthington**

**Case No. 18-28670-JKS**

**Caption of Order: Order Re Adequate Protection**

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The Motion for Relief from Automatic Stay of Navy Federal Credit Union, its assignees and/or successors in interest, came on for hearing on August 13, 2020 at 10:00 a.m., before the Honorable John K. Sherwood. Appearances are as set forth in the Court's docket.

The Court after reviewing the pleadings and records, and after determining that GOOD CAUSE exists, makes the following Order:

**IT IS HEREBY ORDERED** as follows:

1. That the post-petition arrearages total is \$1,817.44 through August 2020.
2. Debtor represented that she sent in \$600.00 to Movant for August 2020, which if received would reduce arrearages to \$1,217.44 through August 2020.
3. Debtor shall cure the balance of arrears of \$1,217.44 over 6 months starting September 11 2020 when she will tender regular payments plus 1/6<sup>th</sup> of the arrears of (\$202.91 per month). Debtor should be current by February 2021 payment.
4. That should any future payment to the mortgagee not be made within 30 days of its due date, including all *ad valorem* taxes in full within the specified time period, or should Debtor's insurance lapse or be cancelled, then upon certification to be filed with this Court and on notice to the Debtors, the Debtor's attorney and the Trustee, Navy Federal Credit Union, its assignees and/or successors in interest, shall be entitled to an Order for Relief from the Automatic Stay with respect to the Debtor's personal property commonly known as **2010 Dodge RAM, VIN 1D7RV1CT4AS193124**.
5. That Movant is entitled to attorney fees and costs of \$531.00 which shall be paid through the plan.
6. The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

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**Debtor: Kim Y. Worthington**

**Case No. 18-28670-JKS**

**Caption of Order: Order Re Adequate Protection**

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**CERTIFICATE OF MAILING**

I hereby certify that on \_\_\_\_\_, 20\_\_\_\_, a copy of the  
foregoing Order was served on each of the following: Movant.

\_\_\_\_\_

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Kim Y. Worthington  
DebtorCase No. 18-28670-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2020.

db +Kim Y. Worthington, 290 Conklin Avenue, Hillside, NJ 07205-1447

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2020 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2  
ajennings@rasflaw.com

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Harold N. Kaplan on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2  
hkaplan@rasnj.com, informationathnk@aol.com

Herbert B. Raymond on behalf of Debtor Kim Y. Worthington herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com

Keri P. Ebeck on behalf of Creditor Navy Federal Credit Union kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com

Laura M. Egerman on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com

Shauna M Deluca on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2  
sdeluca@rasflaw.com

Sindi Mncina on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2  
smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11